

**Rate of Interest**

Effective From 1st Asadh 2082

**Interest Rate on Deposits**

S.N.	Types of Deposit	Rate (%) Per Annum*	Minimum Balance
1	Saving Deposit		NPR
1.1	Normal Saving	3.00	500
1.2	NBL Diamond Saving	3.50	500
1.3	Women Special Saving	3.50	500
1.4	Yuva Bachat Khata	3.50	0
1.5	Santati Saving	3.50	0
1.6	NBL Staff Pension Saving	4.00	0
1.7	Remittance Saving	6.00	0
1.8	NBL Remittance IPO saving	6.00	0
1.9	Investor's Saving	3.50	0
1.10	Senior Citizens Special Saving	3.50	500
1.11	Professional's Saving	3.50	500
1.12	Social Security Saving	3.50 or Negotiable	0
1.13	Pension Payment Saving	4.00	0
1.14	NBL Special Saving	4.00	1,000
1.15	Earthquake Relief Saving	4.00	0
1.16	TU Pension Saving	4.00	0
1.17	NBL Staff Salary Saving	5.00	0
1.18	Staff Salary Saving	5.00	0
1.19	Nari Samman Bachat Khata	4.00	10,000
1.20	Sambandha Bachat Khata	4.00	0
1.21	Nagarik Bachat Khata	4.00	1,000
1.22	Sambriddha Nepal Abhiyan Bachat Khata	4.00	0
1.23	Green Saving Account	4.00	1,000
1.24	Chhori (Beti) Kalyan Bachat Khata	4.00	5000
1.25	Chhori Surakshya Bachat Khata	4.00	0
1.26	Balbalika Bachat Khata	4.00	0
1.27	NBL Shubha Gyan Bachat Khata	3.00	0
1.28	NBL Sahayatri Bachat Khata	3.00	500
1.29	NBL Pioneer Saving Deposit Account	5.00	10,000
1.30	NBL Ex- Staff Saving Account	5.00	0
2	Fixed Deposit		
2.1	3 Months to above 5 Years (Individual) 6 Months upto 5 Years (Institutional)		
2.1.1	Individual Fixed Deposit Upto 2 Years	4.00	25,000
2.1.2	Individual Fixed Deposit Above 2 Years - Upto 5 Years	4.50	25,000
2.1.3	Individual Fixed Deposit (Above 5 year)	5.45	25,000
2.1.4	Institutional Fixed Deposit Upto 2 Years	3.00	25,000
2.1.5	Institutional Fixed Deposit Above 2 Years	4.00	25,000
2.2	Remittance Fixed Deposit		
2.2.1	Remittance Fixed Deposit Upto 2 years	5.00	5,000
2.2.2	Remittance Fixed Deposit Above 2 Years - Upto 5 Years	5.50	5,000
2.2.3	Remittance Fixed Deposit (Above 5 year)	6.45	5,000
3	Recurring Deposit	4.00	1,000
4	Samridhha Nari Recurring Deposit	4.00	25,000
5	Employee Welfare Account	4.00	
6	Akchhaya Kosh	3.00 or Negotiable	25000
7	NBL Trust Fund	3.00	0
8	Normal Call Deposit	0.750	100,000
9	FCY Saving Deposit		
9.1	USD	3.00	USD100
9.2	EURO	1.00	EURO100
9.3	GBP	1.50	GBP100
9.4	JPY	0.50	JPY 100
10	NRN Saving Deposit		
10.1	USD	3.00	USD 1,000
10.3	GBP	1.50	GBP 900
10.3	AUD	2.00	AUD 1600
11	FCY Fixed Deposit (upto 5 Years)		
11.1	USD	3.50	USD500
12	NRN Fixed Deposit (upto 5 Years)		
12.1	USD	3.50	USD 1,000
12.2	GBP	3.50	GBP 900
12.3	AUD	4.00	AUD 1600
13	FCY Call Deposit		
13.1	USD	1.50	USD100

\*Payable quarterly

**Interest Rate on Loans and Advances**

S.N.	Types of Loans and Advances	Rate (%) per annum
1	Export Finance	
1.1	Pre/Post shipment (NPR)	BR+ 0.50 to 2.00
1.2	Pre/Post shipment (USD)	SOFR+ 0.50 to 1.75
1.3	Loan Against Bills Collection	BR+ 0.50 to 2.00
2	Import Finance	
2.1	Trust Receipt (NPR)	BR+ 0.25 to 2.00
2.2	Trust Receipt (NPR)- For Trading	BR+ 0.50 to 2.25
2.3	Trust Receipt (USD)	SOFR+ 0.50 to 2.00
3	Business Term Loans	
3.1	Industrial	BR+ 1.25 to 3.25
3.2	Commercial - For Trading	BR+ 1.50 to 3.25
3.3	Real Estate-Housing Plan	BR+ 1.75 to 2.75
3.4	Real Estate-Comercial Complex	BR+ 1.75 to 2.75
3.5	Hire Purchase loan	BR+ 1.00 to 3.00
4	Working Capital Loans	
	(Hypothecation/Overdraft/Pledge/Demand/RWC/Contract Loan)	
4.1	Industrial Working Capital	BR+ 0.25 to 2.25
4.2	Commercial Working Capital - For Trading	BR+ 0.50 to 2.25
4.3	NBL Permanent WC	BR+ 0.25 to 2.25
5	Special SME Loans	
5.1	Mortgage loan	BR+ 2.50 to 4.50
5.2	Sajilo Byabasaya Karja	BR+ 1.00 to 3.00
5.3	Sambriddha Byabasaya Karja	
5.3.1	Sambriddha Byabasaya Term	BR+ 1.25 to 3.25
5.3.2	Sambriddha Byabasaya Working Capital	BR+ 1.00 to 3.00
5.4	Laghu Udhayam karja	BR+ 1.00 to 3.00
5.5	Anniversary Business Loan*	BR+ 2.00 to 3.50

5.6	85th Anniversary Business Loan	BR+ 1.00 to 3.00
6	Deprived Sector loan	
6.1	Individual	BR+ 1.00 to 2.00
6.2	Institutional (Wholesale)- Revolving	BR+ 0.50 to 2.00
6.3	Institutional (Wholesale)- Term loan	BR+ 1.00 to 2.00
6.4	Institutional (Retail)- Revolving	BR+ 0.50 to 2.00
6.5	Institutional (Retail) -Term Loan	BR+ 1.00 to 2.00
7	Agriculture Loan	
7.1	Subsidized	BR+ 1.50 to 2.00
7.2	Non Subsidized	BR+ 1.00 to 2.00
7.3	NBL Saral Krishi Karja Working Capital	BR+ 0.50
7.4	NBL Saral Krishi Karja Term Loan	BR+ 0.50
8	Other Loans	
8.1	Gold and Silver loan	BR+ 2.50-4.00
8.2	Loan against first class bank guarantee	BR+ 2.00 to 3.00
8.3	Loan against FD receipt	Coupon Rate + 2.00
8.4	Loan against Government Securities	Coupon Rate + 1.00 or 1 year fixed deposit, whichever is higher
8.5	Sahuliyatpurna Karja	BR+ 2.00
8.6	Entrepreneurship Term Loan-Lumbini	As per MOU
8.7	NBL Com. Agri. & Livestock TL- Karnali	BR+ 2.00
8.8	NBL Com. Agri. & Livestock WC- Karnali	BR+ 2.00
8.9	NBL Byebasaye Ji. Rakchya TL- Gandaki	BR+ 1.00 to 3.00
9	Retail loans	
9.1	Auto Loan	
9.1.1	Private Vehicle 5 years term	BR+ 0.50 to 2.50
9.1.2	Private Vehicle 7 years term	BR+ 0.75 to 2.50
9.1.3	Private vehicle business use 5 years term	BR+ 0.75 to 2.50
9.1.4	Commercial vehicle 3-5 years term	BR+ 1.50 to 2.50
9.1.5	Auto loan (Nepalaxmi)*	BR+ 3.00 to 3.50
9.1.6	Professional Auto Loan	BR+ 0.50 to 2.50
9.1.7	Auto Loan (Electrical Vehicle)	BR+ 1.00 to 2.50
9.2	Home Loan	
9.2.1	5 years term	BR+ 2.42
9.2.2	10 years term	BR+ 2.42
9.2.3	Above 10 years term	BR+ 2.42
9.2.4	Professional Home Loan	BR+ 2.42
9.2.5	Nepalaxmi Home Loan	BR+ 2.42
9.3	Shulav Aawas Karja	
9.3.1	10 years term	BR+ 1.99
9.3.2	Above 10 years term	BR+ 1.99
9.4	NBL Sarbasulav Awash karja	
9.4.1	Up to 5 years	BR+ 0.50
9.4.2	Above 5 up to 10 years	BR+ 1.00
9.4.3	Above 10 to 15 years	BR+ 1.50
9.4.4	Above 15 to 25 years	BR+ 2.00
9.5	Personal Term Loan	
9.5.1	Upto 10 years term	BR+ 2.50 to 3.50
9.5.2	Above 10 years term	BR+ 3.50 to 4.00
9.6	Personal Overdraft	
9.6.1	POD-Professional	BR+ 2.50 to 3.50
9.6.2	POD-Others	BR+ 3.00 to 4.00
9.7	NBL Professional Loan	
9.7.1	Overdraft	BR+ 2.50 to 3.50
9.7.2	Term Loan	BR+ 2.50 to 3.50
9.8	Education Loan	
9.8.1	5 years term	BR+ 2.00 to 3.00
9.8.2	10 years term	BR+ 2.50 to 3.50
9.9	Margin Lending	BR+ 1.50 to 3.50
9.10	NBL Flexi Loan	
9.10.1	Flexi Term Loan	BR+ 2.50 to 3.50
9.10.2	Flexi Overdraft	BR+ 3.00 to 3.50
9.11	Sewagrahi Karja	BR+ 2.00 to 4.00
9.12	Ghaderi Karja	BR+ 1.75 to 3.75
9.13	NBL Pensioner Loan	BR+ 3.00 to 4.00

**Retail Term Loans (Fixed Rate)**

S.N.	Tenure	Rate (%) per annum
1	Home Loan/Nepalaxmi/Professional Home Loan/Shulav Aawas karja	
	5 Years	12.25
	10 Years	13.25
	Above 10 years	14.25
2	Auto Loan/Nepalaxmi Auto Loan/Professional Auto Loan	
	5 Years	12.50
	7 Years	13.50
	Electrical Vehicle 5 years	12.50
3	Personal Term Loan	
	5 years	13.50
	10 years	14.50
4	NBL Professional Term Loan	
	5 years	13.50
	10 years	14.50
5	NBL Flexi Loan	
	5 years	13.50
	10 years	14.50
6	Education Loan	12.25
7	Sewagrahai Karja	13.50
8	Ghaderi Karja	
	5 years	13.50
	10 years	13.50

**Business Term Loans (Fixed Rate)**

S.N.	Tenure	Rate (%) per annum
1	Upto 10 Years	13.50
2	Above 10 Years	14.00

**Average Base Rate (BR) of last three consecutive months Ending Baisakh 2082 : 5.82% Spread Rate as of Baisakh end 2082 : 3.88**

- 1) Floating Lending rates shall be adjusted as per the change in average Base rate last three consecutive months.
- 2) Rate on Consortium financing shall be as decided by consortium meetings.
- 3) Additional penal interest + 2% p.a. shall be applied on overdue amount/expired loan (In compliance with NRB Directive).
- 4) Risk premium upto+ 2% p.a. additional can be charged for watch-list clients.
- 6) Interest rate on similar nature loan product shall be in line with NRB Directive No. 15/081 point No 3(7).
- 7) Premium rate on each borrower shall be determined subject to loan type/category, tenure of each loan, Internal credit risk Risk Grading .
- 8) \*Auto loan (Nepalaxmi) and Anniversary Business Loan have been suspended.
- 9) Kindly contact our nearest branch or visit [www.nbl.com.np](http://www.nbl.com.np) for further details.